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#### REMARKS

The present Amendment is intended to be fully responsive to all points of objection and/or rejection raised by the Examiner and is believed to place the application in condition for allowance. Applicant asserts that the present invention is new, non-obvious and useful. Prompt and favorable reconsideration and allowance of the claims are respectfully requested.

### Status of Claims

Claims 1-20 are pending in the application. Claims 1 and 13 have been amended. Applicant respectfully asserts that the amendments to the claims add no new matter.

### Allowed Subject Matter

Applicant would like to thank the Examiner for reaffirming the allowance of claims 6-20 in their previously presented form.

As to claims 1-5, since claim I has been amended to cure the Examiner's indefiniteness rejection, as discussed below, Applicant respectfully submits that amended claim I, and claims 2-5 dependent thereon, are now in condition for allowance.

Accordingly, it is respectfully submitted that all the pending claims are now in condition for allowance

## Confirmation of Claim Language

Applicant would like to point out an inadvertent typographical error in the submission of the previous version of claim 1, as filed with the Amendment of March 10, 2006. Specifically, Applicant would like to confirm with the Examiner that the paragraph staring at line 7 in claim 1, as currently amended, reads: "assigning to said virtual entity a virtual transaction account *including* said transaction-authorization data" (*emphasis added*). This language corresponds to the version submitted by the Applicant in the Amendment filed on March 10, 2006, where the word *including*, which was voluntarily added to replace the deleted word "having", had not been properly underlined, due to an inadvertent oversight.

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# Claim Rejection Under 35 U.S.C. §112

The Examiner rejected claim 1 under 35 U.S.C. §112, second paragraph, as being indefinite for lack of sufficient antecedent basis to the phrases "said virtual authorization data" in line 4 and "said transaction-authorization data" in line 8.

Applicant has amended claim 1 in a way that overcomes the Examiner's rejection. Specifically, the phrase "transaction-authorization data" now appears consistently throughout the claims with proper antecedent basis.

In view of the above, Applicant respectfully requests withdrawal of the Examiner's rejection of claim 1 under 35 U.S.C. §112 and, consequently, allowance of independent claim 1 and its dependent claims 2-5.

### Voluntary Amendments

Applicant has voluntarily amended claim 1 to more clearly define the claimed subject matter. Specifically, the last paragraph of claim 1 now recites "providing said transaction-authorization data for enabling authorization of a transaction of said virtual entity on said communication network without revealing said real entity" (emphasis added), and the term "unlinked" in line 5 was replaced by the phrase "not linked".

In addition, claim 13 has been amended to correct a minor typographical error, by adding a comma in line 1 after "claim 12".

It is respectfully submitted that no new matter has been added by these amendments.

### Conclusion

In view of the foregoing amendment and remarks, and for at least the reasons discussed above, Applicant respectfully submits that claims 1-20 are deemed to be allowable. Their favorable reconsideration and allowance are respectfully requested.

If there are any further issues yet to be resolved to advance the prosecution of this application to issue, the Examiner is invited to contact the undersigned counsel at the telephone number below.

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No fees are believed to be due. However, if any fees are due, please charge any such fees to deposit account No. 50-3355.

Respectfully submitted,

Robert D. Schaffer/ Attorney for Applicant Registration No. 33,775

Dated: August 22, 2006

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